

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Richmond Division

IN RE: )  
 ) CASE NO. 12-37076-KRH  
James Oneil Beale )  
 )  
 ) CHAPTER 13  
 )  
Debtor(s) )  
\_\_\_\_\_ )

UNION FIRST MARKET BANK, successor

Movant

Vs.

JAMES ONEIL BEALE

Debtor(s)

ANSWER TO MOTION FOR RELIEF FROM AUTOMATIC STAY

Now comes the Debtor(s) in this matter, by counsel, and as and for Debtor(s)

Answer to the Union First Market Bank's Motion for Relief from Automatic Stay filed on  
April 5, 2013, says as follows:

1. Debtor neither admits nor denies the allegations in paragraphs 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, and 11.
2. Debtor mistakenly believed his mortgage payment was included in his bankruptcy plan payment.
3. Debtor has the ability to pay \$1500.00 by May 10, 2013.
4. Debtor believes he would be able to cure the remaining amounts due in a modified plan as he filed his petition on December 13, 2012, and would be able to cure any default over a period of 54 months.

WHEREFORE, James Oneil Beale, Debtor, prays the Court to Dismiss the Motion for Relief from Automatic Stay filed in this case by Jeremy S. Williams on behalf of Union First Market Bank on April 5, 2013; deny all relief to the creditor; and award attorney fees to the Debtor expended in defending this Motion for Relief.

Respectfully submitted:

James Oneil Beale

BY: /s/ Jessica L. Fellows  
Counsel

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Certificate of Service

I certify that on May 7, 2013, I sent a true copy of the foregoing Answer by ECF transmittal, first class mail, postage prepaid, via e-mail or fax to the following parties:

Jeremy S. Williams  
Kutak Rock LLP  
1111 East Main Street, Suite 800  
Richmond, VA 23219

Robert E. Hyman, Trustee  
P.O. Box 1780  
Richmond, VA 23218

/s/ Jessica L. Fellows  
Jessica L. Fellows